

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 12–37577–VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luz C Guzman  
aka Lucy C Guzman  
231–233 Elizabeth Ave  
Elizabeth, NJ 07206

Social Security No.:

xxx–xx–6551

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 27, 2018

JAN: sg

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Luz C Guzman  
DebtorCase No. 12-37577-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: cscnodscPage 1 of 2  
Total Noticed: 22

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2018.

db +Luz C Guzman, 231-233 Elizabeth Ave, Elizabeth, NJ 07206-1634  
cr +US Bank National Association, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
Cherry Hill, NJ 08034-1925

513505543 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,  
Po Box 20363, Kansas City, MO 64195)

513505542 +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285,  
Salt Lake City, UT 84130-0285

513557105 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053

513505544 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

513505545 +Eichenbaum & Stylianou, LLC, 10 Forest Ave, Paramus, NJ 07652-5238

513505546 +Mid-island Mortgage Co, PO Box 77404, Ewing, NJ 08628-6404

513505551 +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020

513505553 +Stern Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Ste 302,  
Roseland, NJ 07068-1640

516639014 +U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS, Nationstar Mortgage LLC, PO Box 619096,  
Dallas, TX 75261-9096

516639015 +U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS, Nationstar Mortgage LLC, PO Box 619096,  
Dallas, TX 75261-9741, U.S. BANK NATIONAL ASSOCIATION, NOT IN I,  
Nationstar Mortgage LLC 75261-9096

513786179 +U.S. Bank National Association, not in its individ, c/o Zucker Goldberg & Ackerman,  
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 27 2018 23:41:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 27 2018 23:41:31 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

513602844 +E-mail/Text: bncmail@w-legal.com Feb 27 2018 23:41:46 CHESWOLD (OPHRY), LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513813612 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 27 2018 23:43:24  
LVNV Funding, LLC its successors and assigns as, assignee of One Main Financial Inc.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

513505547 +E-mail/Text: bankruptcydpt@mcsmc.com Feb 27 2018 23:41:30 MRC Receivables Corp Inc,  
5775 Roscoe Ct, San Diego, CA 92123-1356

513505548 +E-mail/PDF: bankruptcy@ncfsi.com Feb 27 2018 23:37:37 New Century Financial Services,  
110 S Jefferson Rd, Ste 104, Whippany, NJ 07981-1038

513505550 E-mail/PDF: cbp@onemainfinancial.com Feb 27 2018 23:37:43 Onemain Financial,  
33 W Elizabeth Ave, Linden, NJ 07036-4223

513688092 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 27 2018 23:37:23  
Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

517098757 +E-mail/Text: bkteam@selenefinance.com Feb 27 2018 23:40:59  
US Bank National Association, not in its individua, c/o Selene Finance LP,  
9990 Richmond Ave, Ste 400 South, Houston, TX 77042-4546

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, not in its individ

513505549\* +New Century Financial Services, 110 S Jefferson Rd, Ste 104, Whippany, NJ 07981-1038

513505552\* +Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020

517100310\* +US Bank National Association, not in its individua, c/o Selene Finance LP,  
9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Feb 27, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Mid-Island Mortgage Corp. NJECFMAIL@mwc-law.com  
Brian E Caine on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Trustee on behalf of the One William Street REMIC Trust 2012-1 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Brian E Caine on behalf of Creditor U.S. Bank, et al bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Trustee on behalf of the One William Street REMIC Trust 2012-1 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Frances Gambardella on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Trustee on behalf of the One William Street REMIC Trust 2012-1 bankruptcynotice@zuckergoldberg.com  
Harvey I. Marcus on behalf of Debtor Luz C Guzman him@lawmarcus.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Steven P. Kelly on behalf of Creditor US Bank National Association skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 8